



# Q1

Interim Report 1.1.-31.3.2025

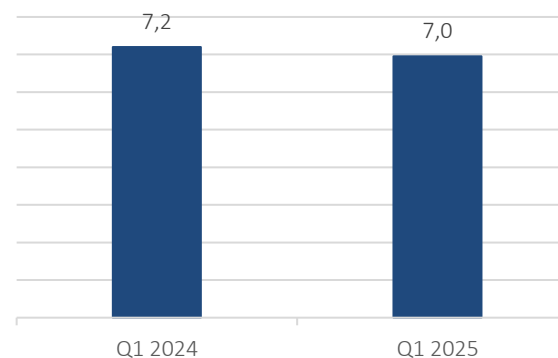
# Interim report 1.1. – 31.03.2025 [FAS, unaudited]

## OPR-Finance Group

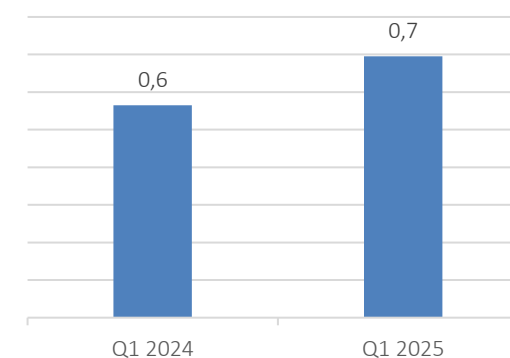
- ▶ By the comparison period, Q1/2025 loans granted was EUR 11.8m and increased 3 % from the previous year (EUR 11.4m Q1/2024)
- ▶ Revenues (sales + interest income) of the first quarter decreased 2 % from the previous year amounting to EUR 7.0m (EUR 7.2m Q1/2024)
- ▶ EBT of the first quarter amounted to EUR 0.7m (EUR 0.6m Q1/2024)
- ▶ Unlike previously the company does no longer book interest expenses of the hybrid bond to its income statement starting from the beginning of 2023

KEY FINANCIALS, EURm	Q1/2025	Q1/2024
Loans granted	11,8	11,4
Revenues	7,0	7,2
EBT	0,7	0,6
Operative EBT <sup>1</sup>	0,7	0,6
Loan receivables	86,5	83,6
Equity ratio	7,2 %	7,3 %
Equity total	6,5	6,6

REVENUES EURm



OPERATIVE EBT<sup>1</sup> EURm



(1) EBT excluding one-off items of the period.

# Group business operations

Q1/2025

## COMMENTS

- ▶ OPR-Finance Group grants consumer loans in Sweden and working capital loans to its business customers in Finland, Sweden and the Netherlands
- ▶ During the review period loans granted was ahead and revenues were behind the previous year

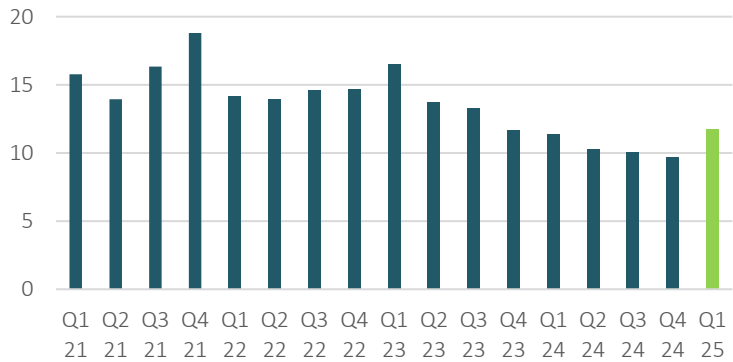
### Loans granted

- ▶ Q1/2025 loans granted EUR 11.8m (Q1/2024 EUR 11.4m, change +3%)

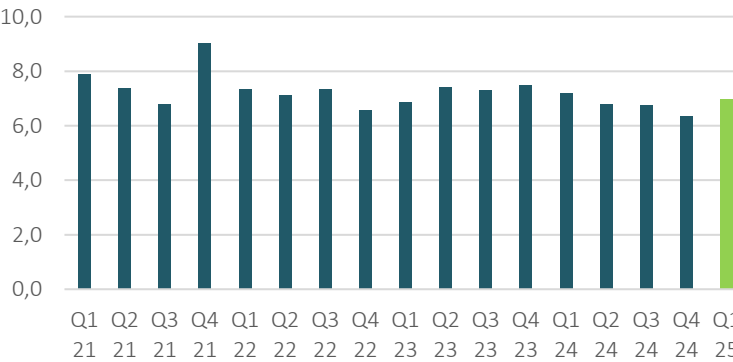
### Revenues

- ▶ Q1/2025 revenues EUR 7.0m (Q1/2024 EUR 7.2m, change -2%)

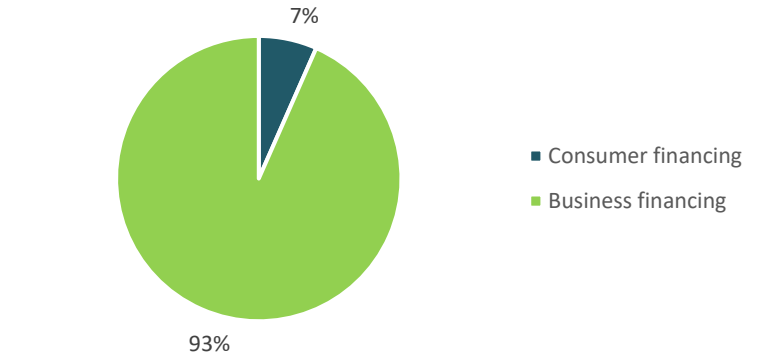
## QUARTERLY LOANS GRANTED (EURm)



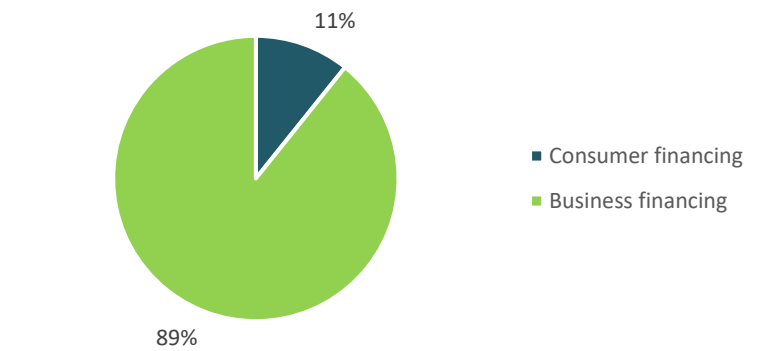
## QUARTERLY REVENUES (EURm)



## LOANS GRANTED DISTRIBUTION Q1/2025



## REVENUES DISTRIBUTION Q1/2025



Financial review

Q1

# Group income statement

Q1/2025

EURk, unaudited	Q1/2025	Q1-Q1/2025	Q1/2024	Q1-Q1/2024
<b>Revenues</b>				
Sales	1 517	1 517	2 258	2 258
Interest income	5 538	5 538	4 937	4 937
Other operating income	1	1	6	6
<b>Revenues total</b>	<b>7 056</b>	<b>7 056</b>	<b>7 201</b>	<b>7 201</b>
Operating expenses	-5 424	-5 424	-4 929	-4 929
Depreciation and amortization	-86	-86	-151	-151
<b>EBIT</b>	<b>1 546</b>	<b>1 546</b>	<b>2 121</b>	<b>2 121</b>
Interest and other financial expenses	-851	-851	-1 556	-1 556
<b>EBT</b>	<b>695</b>	<b>695</b>	<b>565</b>	<b>565</b>
Income taxes	0	0	0	0
<b>Profit for the period</b>	<b>695</b>	<b>695</b>	<b>565</b>	<b>565</b>
Non-recurring items	0	0	0	0
<b>Operative EBT</b>	<b>695</b>	<b>695</b>	<b>565</b>	<b>565</b>

- (1) From the beginning of 2023 the company has discontinued booking interest expenses of the hybrid bond to its income statement  
 (2) Other operating income include a one-off item

# Group balance sheet

Q1/2025

EURk, unaudited	31.3.2025	31.12.2024	31.12.2024	31.3.2024
<b>Non-current assets</b>	<b>142</b>	<b>228</b>	<b>228</b>	<b>610</b>
<b>Current assets</b>				
Long term receivables				
Loan receivables	31 931	29 129	29 129	26 730
Other receivables	72	71	71	2 571
Short term receivables				
Loan receivables	54 533	53 442	53 442	56 916
Other receivables	718	892	892	1 441
<b>Total short term receivables</b>	<b>55 251</b>	<b>54 334</b>	<b>54 334</b>	<b>58 357</b>
Cash and cash equivalents	2 252	3 938	3 938	2 207
<b>Total current assets</b>	<b>89 506</b>	<b>87 471</b>	<b>87 471</b>	<b>89 865</b>
<b>Total assets</b>	<b>89 648</b>	<b>87 699</b>	<b>87 699</b>	<b>90 475</b>
<b>Equity</b>				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	-544	-142	-142	299
Retained earnings	-30 894	-34 391	-34 391	-31 506
Profit for the period	695	3 389	3 389	565
<b>Total equity</b>	<b>6 477</b>	<b>6 076</b>	<b>6 076</b>	<b>6 577</b>
<b>Appropriations</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Compulsory reservations</b>	<b>236</b>	<b>278</b>	<b>278</b>	<b>448</b>
<b>Liabilities</b>				
Long term liabilities				
Interest bearing debt	40 000	40 000	40 000	40 000
Short term liabilities				
Interest bearing debt	32 694	31 822	31 822	33 921
Other liabilities	10 241	9 523	9 523	9 529
<b>Total short term liabilities</b>	<b>42 935</b>	<b>41 346</b>	<b>41 346</b>	<b>43 450</b>
<b>Total liabilities</b>	<b>82 935</b>	<b>81 346</b>	<b>81 346</b>	<b>83 450</b>
<b>Total equity and liabilities</b>	<b>89 648</b>	<b>87 699</b>	<b>87 699</b>	<b>90 475</b>

(1) From the beginning of 2023 the company has discontinued booking interest expenses of the hybrid bond to its balance sheet

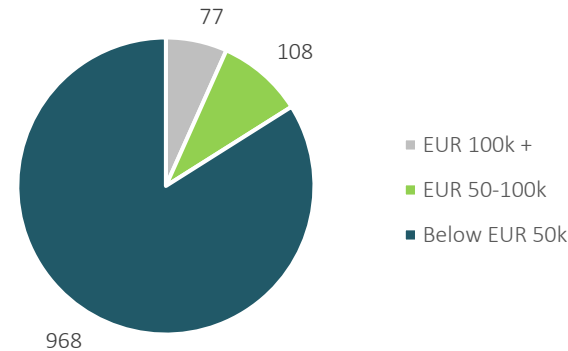
# Tuottoa.fi

## Investments in OPR-Finance's preferred share program

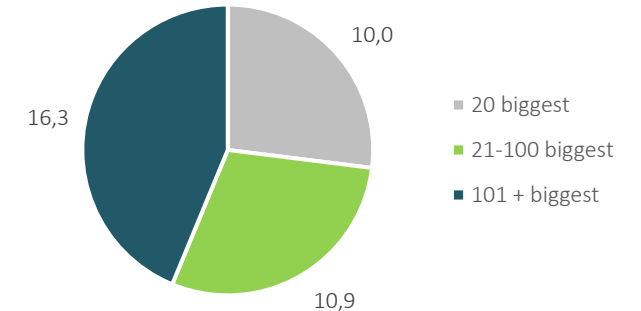
### SUMMARY

- ▶ In Tuottoa.fi – program OPR offers investors a possibility to own the company through preferred B-, C- or E-series shares
- ▶ Preferred share program tuottoa.fi offered to the public has served investors from 2011
  - ▶ E-shares entitles to a yearly yield of 6 %
  - ▶ C-shares entitling to a 7 % yield were offered to the public during 2015 – 2017
  - ▶ B-shares entitling to an 8 % yield were offered to the public during 2011 – 2014
- ▶ In the end of Q1/2025 the cumulative net amount of investments was EUR 37.2m. These were divided as follows:
  - ▶ B-series EUR 15.8m
  - ▶ C-series EUR 20.0m
  - ▶ E-series EUR 1.4m
- ▶ In the end of Q1/2025 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q1/2025 OPR has paid dividends to B-, C- and E-series shareowners in total of EUR 19.8m for the whole duration of the program
- ▶ Redemptions and dividend payments of the shares have been suspended according to the regulations set by the limited liabilities companies act and articles of association

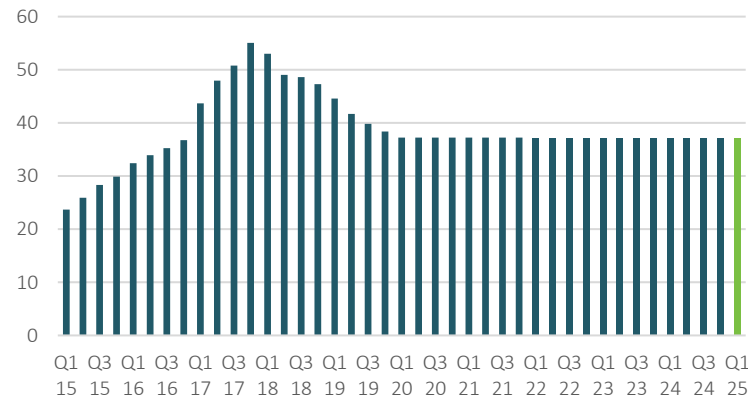
### NUMBER OF OWNERS BY INVESTMENT AMOUNT



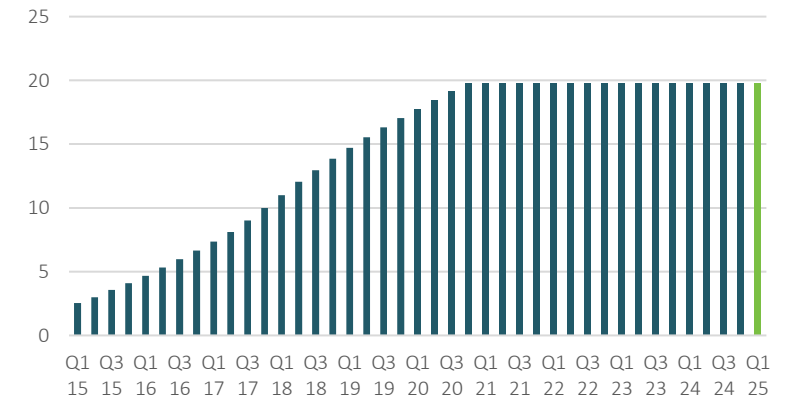
### OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



### ACCUMULATED INVESTMENTS (EURm)



### ACCUMULATED DIVIDENDS TO B-, C- AND E-SERIES (EURm)





## Helsinki

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